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# Governors' Institute on Community Design

## *Workforce Housing and Economic Competitiveness*

**July 25, 2012  
Boston, MA**



**Urban Land  
Institute**

Terwilliger Center for Housing



# ULI Terwilliger Center for Housing

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## Our Mission

***Expand housing opportunity by leveraging the private sector and other partners to create and sustain mixed-income, mixed-use urban and suburban neighborhoods.***

## Our Work

- A multifaceted program of work organized into four broad categories: (1) research and education; (2) publications; (3) outreach and recognition; and (4) convenings.
- Primary focus on state, regional and local programs/policies.

## Our 2012-2013 Theme

**“Changing Cities, Changing Suburbs—Housing Opportunity in the New Economy”**

# Demographics are Destiny

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## **Massachusetts is Experiencing a Brain Drain**

- Homeownership for 25-34 year olds down 19% (32,000) 2005-2010
- Renters age 25-34 only up 8,000

## **Gen Y: Not the Only Demographic, but a Very Important Generation**

- Big Numbers Despite Slower Immigration Rates
- Dynamic Preferences
- Pew: “Confident, Connected, and Open to Change”
- Diverse, Educated, Saddled w/ Debt, and Coming of Age in the “Great Recession”

# What Do the Numbers Tell Us?

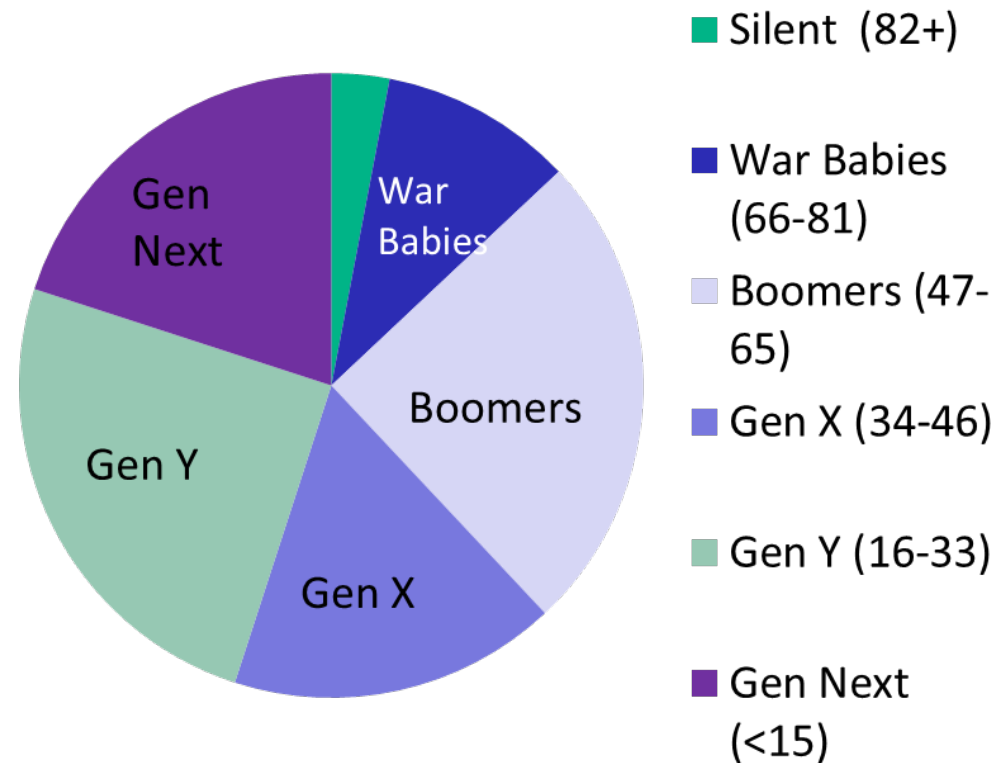
Gen Y: 85 million +

Gen X: 41 million

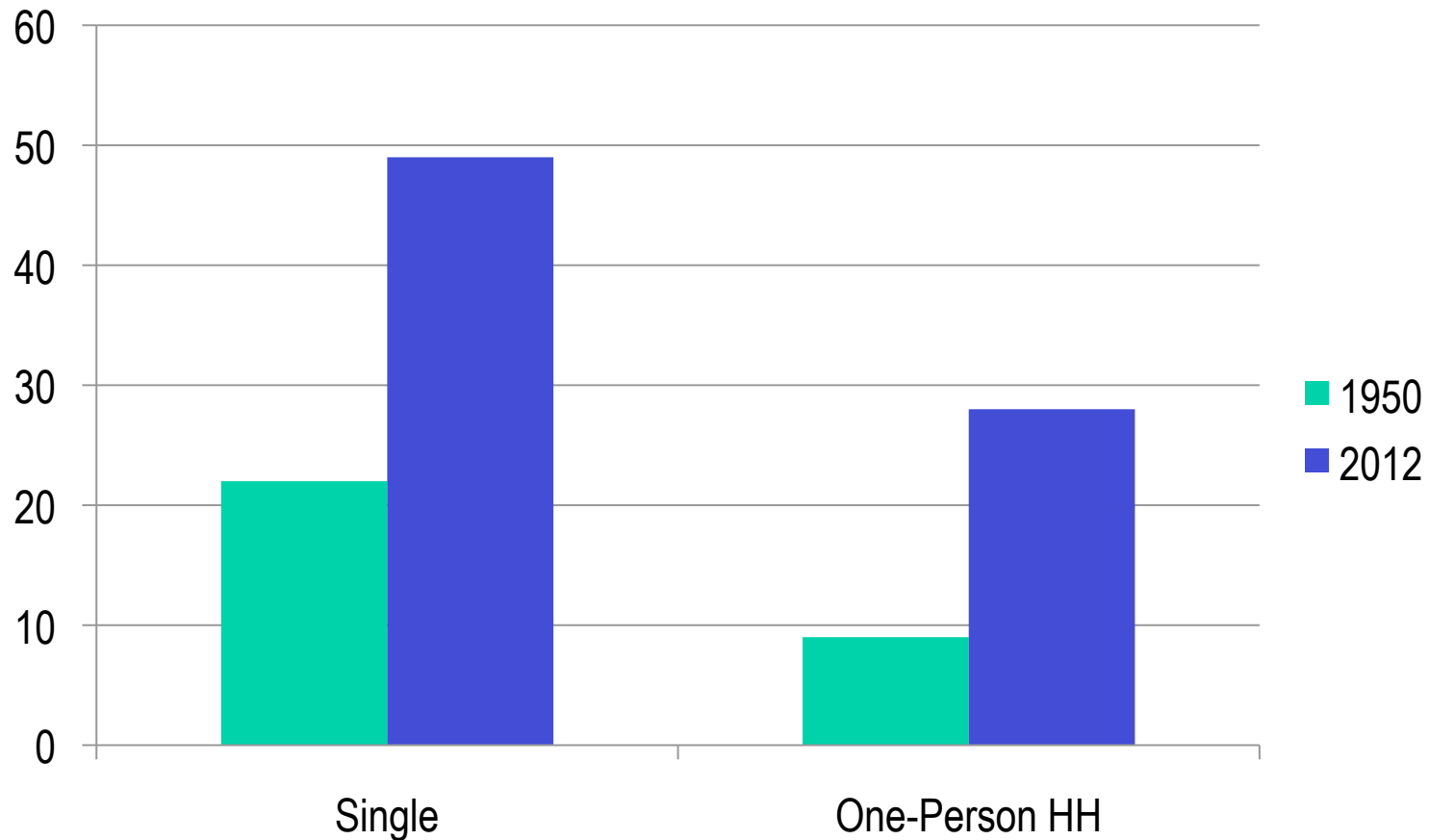
Boomers: 81 million

Depression/Silent:  
40 million

**U.S. Age Cohorts**

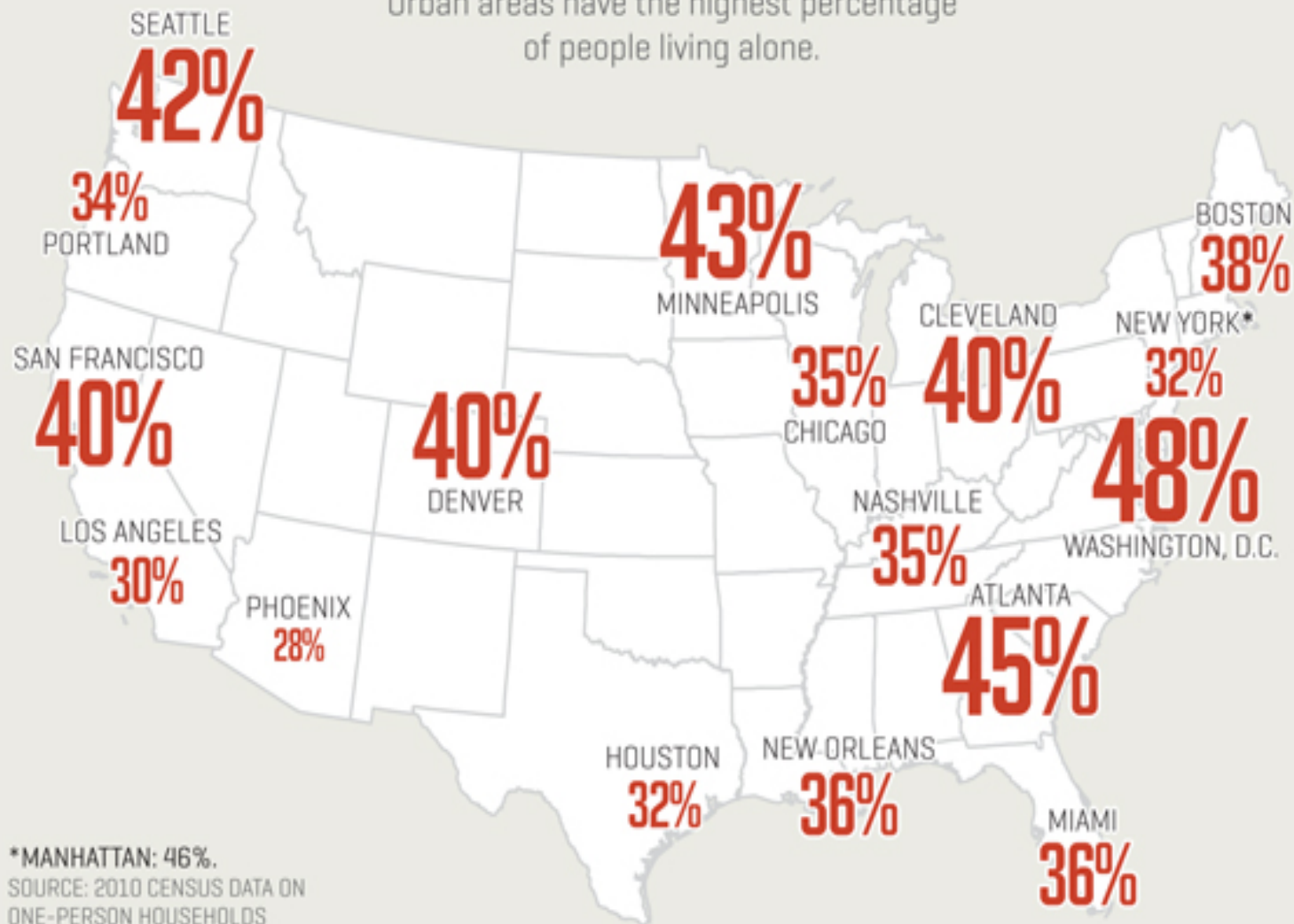


## 1950 vs. 2012: Percentage of Single Adults and One-Person Households

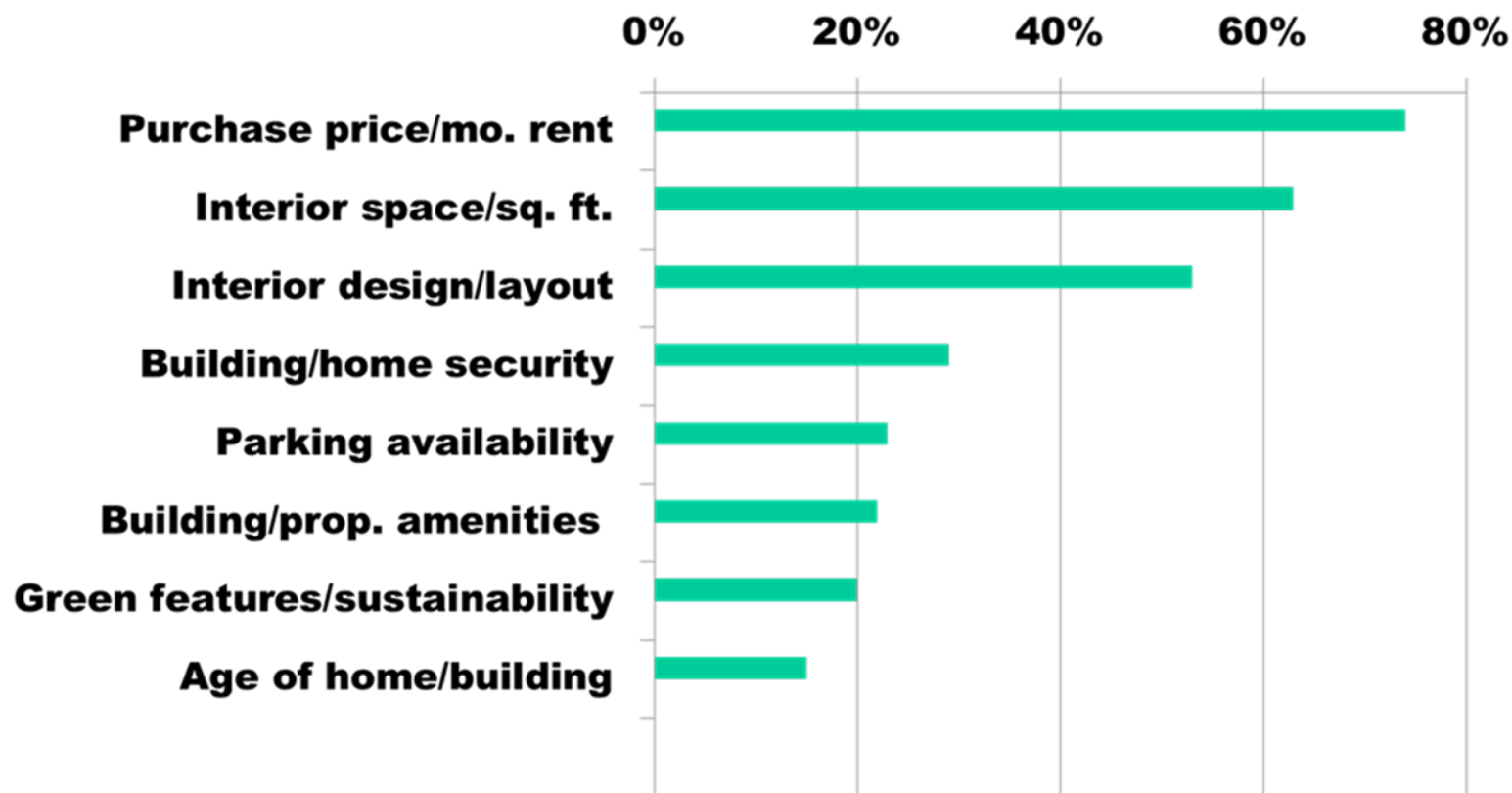


## ON THEIR OWN IN THE BIG CITY

Urban areas have the highest percentage of people living alone.



# What Gen Y Values in a Home\*



*\*% of respondents ranking each feature 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> in 2010 ULI Gen Y Study*



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# What to Incorporate in Our Housing Strategy

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- Mixed-Income, Mixed-Use Neighborhoods
- Racial and Ethnic Diversity *Expected*
- Smaller Unit Size Acceptable
- Highly Amenitized (Unit, Building and Neighborhood)
- Places to Congregate and Foster Community
- Responsive to Changing Workplace—Co-Working Spaces
- Transit Critical—Diminishing Car Ownership, Need for Onsite Parking??
- Preference for Urban, but High Value Placed on Proximity to Family (Usually in Suburbs)



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# Employer-Assisted Housing: Connecting Housing, Workforce and Transportation

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## What is it?

Flexible policy that helps workers buy or rent closer to work and provides a bottom-line benefit to employers.

## Why implement?

- Reduced worker turnover and absenteeism
- Improved worker loyalty and productivity
- Reduced commutes and reduced traffic, improved quality of life
- Strengthen financial stability for workers—including foreclosure prevention—when employers provide housing counseling and financial assistance to buy or rent near jobs
- Opportunities for neighborhood revitalization and stabilization
- Minimal investment with positive returns

# Employer-Assisted Housing: Connecting Housing, Workforce and Transportation

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## What does a program include?

- Counseling for workers about housing choices and financing
- Direct financial help for rent, down payment and/or closing costs or mortgage payments
  - Typically grants or forgivable loans
  - Can be layered with funding or tax benefits offered by the state (IL, MS, NY) or other government entity
- A real estate investment by an employer (usually applies to Eds and Meds)
- A non-profit partner to help design and administer the program

## What types of employers participate?

- Can apply to large and small organizations
- Public, private and non-profit

# Long Island Home Works Program

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## **Problem**

- Brain Drain in Nassau and Suffolk Counties
- Community Still Reeling from 1990s Recession
- Employers Threatening to Leave

## **Motive for EAH**

- Economic Development and Business Retention



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# Long Island Home Works Program

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## **Solution**

- Public/Private Partnership
- Innovative Layering of Funding—Federal, State, and Local

## **Results**

Since 2001, the Long Island program has resulted in...

- Over \$12 million awarded in grants
- Over \$1.5 million in employer matching grants
- Over \$100 million in home mortgages generated
- Over 330 employees assisted
- Over 130 employers with from 3 to 22,600 employees



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# Telling the Story, Communicating the Value

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## Implementation and Scale Require Effective Communications

- Connect policies and programs to **values**
- Develop a **consistent narrative** throughout the planning process. Don't make it an after thought once the policy strategy is in place.
- Craft **meaningful messages** targeted to different constituencies
- **Build local capacity** around communications to combat NIMBY and Agenda 21

**Thank You!**

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